

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Shawn Paugh
Rebecca Paugh
Debtors

Case No. 12-02948-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: CKovach
Form ID: 3180W

Page 1 of 3
Total Noticed: 78

Date Rcvd: Jun 13, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2017.

db/jdb
4108078 +Shawn Paugh, Rebecca Paugh, 1212 Wogan Road, York, PA 17404-1714
4108080 +Accounts Recovery Bureau, Inc., PO Box 6768, Wyomissing, PA 19610-0768
4108081 +Allied Interstate, 3000 Corporate Exchange Drive, Fift, Columbus, OH 43231-7689
4108081 +Allied Interstate, LLC, PO Box 361774, Columbus, OH 43236-1774
4108082 +Baltimore Gas & Electric, PO Box 1475, Baltimore, MD 21203-1475
4108084 +Bureau Of Account Management, PO Box 8875, 3607 Rosemont Avenue, Suite 502,
Camp Hill, PA 17011-6943
4108101 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: Home Depot, Processing Center, Des Moines, IA 50364)
4108087 +Capital Womenscare, C/O Practice Management Partners, PO Box 791208,
Baltimore, MD 21279-1208
4108088 +Central Credit Audit, Inc., PO Box 735, Sunbury, PA 17801-0735
4143825 +City of York Sewer and Refuse, 101 South George Street, PO Box 509, York, PA 17405-0509
4108089 +Comcast, 221 West Philadelphia Street, York, PA 17401-2992
4108090 +Credit Bureau Of York, Inc., 33 South Duke Street, York, PA 17401-1485
4108092 +Creditors Interchange, 80 Holtz Drive, Buffalo, NY 14225-1470
4108094 +Encore Receivables Management, PO Box 3330, 400 North Rogers Road, Olathe, KS 66062-1212
4108098 +HCGH OB/GYN, C/O National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4108102 +HSBC, 2929 Walden Avenue, Depew, NY 14043-2690
4179435 +HSBC Bank USA, N.A., Mortgage Service Center, One Mortgage Way, Mt. Laurel, NJ 08054,
Mailstop: SV 08054-4637
4709480 +HSBC Mortgage Corporation USA, 2929 Walden Avenue, Depew, NY 14043-2690
4108097 +Hanover Hospital, PO Box 824234, Philadelphia, PA 19182-4234
4108100 +Hillside Pain Management, PC, 250 Fame Avenue, Suite 115, Hanover, PA 17331-1587
4108107 +John Hopkins Emergency Medi., C/O Universal Collection Services,
5707 Calverton Street, Suite 2A, Baltimore, MD 21228-1772
4108108 +Melvin S. Stern, MD, PO Box 8868, Belfast, ME 04915-8868
4108109 +Memorial Enterprises, PO Box 4844, Lancaster, PA 17604-4844
4108110 +Memorial Hospital, 325 South Belmont Street, York, PA 17403-2609
4108111 +Memorial Hospital, PO Box 15118, York, PA 17405-7118
4108112 +Met Ed, PO Box 3687, Akron, OH 44309-3687
4162421 +Metropolitan Edison Company, a FirstEnergy company, 331 Newman Springs Road, Building 3,
Red Bank, NJ 07701-5688
4108113 +National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4108076 +Paugh Rebecca, 1212 Wogan Road, York, PA 17404-1714
4108075 +Paugh Shawn, 1212 Wogan Road, York, PA 17404-1714
4108115 +Peerless Credit Services, PO Box 518, Middletown, PA 17057-0518
4108116 +Penn Billing Services, PO Box 988, Harrisburg, PA 17108-0988
4108117 +Penn Credit Corp., PO Box 988, 916 South Fourteenth Street, Harrisburg, PA 17104-3425
4108118 +Pennsylvania Department Of Revenue, PO Box 280432, Harrisburg, PA 17128-0432
4108120 +Quantum Imaging & Therapeutic Assoc, PO Box 62165, Baltimore, MD 21264-2165
4108121 +Robert D. Kodak, Esquire, Kodak Law Offices, PC, 407 North Front Street - PO Box 118,
Harrisburg, PA 17108-0118
4108122 +Shipley Energy, C/O Credit Bureau Of York, Inc., 33 South Duke Street,
York, PA 17401-1401
4108123 +The City Of York, PO Box 1506, 50 West King Street, York, PA 17401-1420
4108124 +The Womens Health Care Group, C/O TEK Collect, PO Box 1269, Columbus, OH 43216-1269
4108125 +The York Water Company, Box 15089, 130 East Market Street, York, PA 17401-1219
4108129 +WellSpan, 1803 Mt. Rose Avenue, Suite B3, York, PA 17403-3051
4108130 +WellSpan Physicians Billing Service, 1803 Mt. Rose Avenue, York, PA 17403-3051
4108131 +York Adams Pain Specialists, 250 Fame Avenue, Suite 120, Hanover, PA 17331-1587
4108133 +York Hospital, 1001 South George Street, York, PA 17403-3645
4108134 +York Hospital Dental Center, 1001 South George Street, York, PA 17403-3645

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

EDI: AIS.COM Jun 13 2017 19:08:00 Midland Funding LLC by American InfoSource LP as a,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457
4108079 +EDI: AFNIRECOVERY.COM Jun 13 2017 19:08:00 AFNI, Inc., PO Box 3427, 404 Brock Drive,
Bloomington, IL 61701-2654
4141572 EDI: AIS.COM Jun 13 2017 19:08:00 American InfoSource LP as agent for,
InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093
4129989 E-mail/Text: bankruptcy@bbandt.com Jun 13 2017 19:15:17 BB&T Bankruptcy, P.O. Box 1847,
Wilson, NC 27894
4108083 +E-mail/Text: bankruptcy@bbandt.com Jun 13 2017 19:15:16 BB&T Bank, 1410 Coulter Drive,
Roanoke, VA 24012-1132
4108085 E-mail/Text: bankruptcy@cavps.com Jun 13 2017 19:15:48 Calvary Portfolio Services, LLC,
PO Box 1017, Hawthorne, NY 10532
4108086 +EDI: CAPITALONE.COM Jun 13 2017 19:08:00 Capital One, PO Box 71083,
Charlotte, NC 28272-1083
4137611 +E-mail/Text: bankruptcy@cavps.com Jun 13 2017 19:15:48 Cavalry Portfolio Services, LLC,
500 Summit Lake Drive Suite 400, Valhalla, NY 10595-2322
4108088 +E-mail/Text: naida@centralcreaudit.com Jun 13 2017 19:16:05 Central Credit Audit, Inc.,
PO Box 735, Sunbury, PA 17801-0735

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4200490 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 13 2017 19:15:28
Commonwealth of Pennsylvania Department of Revenue, PO Box 280946, Bankruptcy Division,
Harrisburg, PA 17128-0946

4108091 +EDI: CREDPROT.COM Jun 13 2017 19:08:00 Credit Protection Associates,
13355 Noel Road, Suite 2100, Dallas, TX 75240-6837

4108093 EDI: DIRECTV.COM Jun 13 2017 19:08:00 DirecTV, PO Box 11732, Newark, NJ 07101

4108095 +EDI: RMSC.COM Jun 13 2017 19:08:00 GAP/GEICB, PO Box 530942, Atlanta, GA 30353-0942

4112173 EDI: RMSC.COM Jun 13 2017 19:08:00 GE Capital Retail Bank, Attn: Bankruptcy Department,
PO Box 960061, Orlando FL 32896-0661

4108098 +E-mail/Text: Bankruptcies@nragroup.com Jun 13 2017 19:16:05 HCGH OB/GYN,
C/O National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036

4108099 +EDI: RMSC.COM Jun 13 2017 19:08:00 HH Gregg/GE Money Bank, PO Box 960061,
Orlando, FL 32896-0061

4108103 +EDI: HFC.COM Jun 13 2017 19:08:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253

4108104 +EDI: HFC.COM Jun 13 2017 19:08:00 HSBC Card Services, PO Box 17051,
Baltimore, MD 21297-1051

4108096 +E-mail/Text: baugherj@hanoverhospital.org Jun 13 2017 19:14:31 Hanover Hospital,
300 Highland Avenue, Hanover, PA 17331-2203

4108105 +EDI: IIC9.COM Jun 13 2017 19:08:00 IC System, Inc., 444 Highway 96 East - PO Box 64437,
St. Paul, MN 55164-0437

4108106 +EDI: RMSC.COM Jun 13 2017 19:08:00 JC Penney, PO Box 960090, Orlando, FL 32896-0090

4302513 EDI: AIS.COM Jun 13 2017 19:08:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

4108114 +E-mail/Text: bankruptcydepartment@tsico.com Jun 13 2017 19:15:59 NCO Financial Systems,
PO Box 4935, Trenton, NJ 08650-4935

4108113 +E-mail/Text: Bankruptcies@nragroup.com Jun 13 2017 19:16:05 National Recovery Agency,
2491 Paxton Street, Harrisburg, PA 17111-1036

4161582 +EDI: OPHSUBSID.COM Jun 13 2017 19:08:00 OAK HARBOR CAPITAL VI, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

4140160 E-mail/Text: blegal@phfa.org Jun 13 2017 19:15:38 PHFA-HEMAP, 211 NORTH FRONT ST,
PO BOX 8029, HARRISBURG, PA 17105

4108119 +E-mail/Text: blegal@phfa.org Jun 13 2017 19:15:38 PHFA, PO Box 15206,
211 North Front Street, Harrisburg, PA 17101-1466

4162695 EDI: PRA.COM Jun 13 2017 19:08:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541

4108126 EDI: TFSR.COM Jun 13 2017 19:08:00 Toyota Financial Services, PO Box 22202,
Owings Mills, MD 21117

4124387 EDI: TFSR.COM Jun 13 2017 19:08:00 Toyota Motor Credit Corporation (TMCC), PO BOX 8026,
Cedar Rapids, Iowa 52408-8026

4179030 +EDI: VERIZONCOMB.COM Jun 13 2017 19:08:00 VERIZON, 404 Brock Drive,
Bloomington IL 61701-2654

4108127 +EDI: VERIZONEAST.COM Jun 13 2017 19:08:00 Verizon Pennsylvania,
500 Technology Drive, Suite 300, Weldon Springs, MO 63304-2225

4108128 +EDI: VERIZONWIRE.COM Jun 13 2017 19:08:00 Verizon Wireless, PO Box 25505,
Lehigh Valley, PA 18002-5505

4125204 +E-mail/Text: kcm@yatb.com Jun 13 2017 19:14:30 YORK ADAMS TAX BUREAU, PO BOX 15627,
YORK PA 17405-0156

4108132 +E-mail/Text: kcm@yatb.com Jun 13 2017 19:14:30 York Adams Tax Bureau, PO Box 15627,
1415 North Duke Street, York, PA 17405-0156

4257807 EDI: ECAST.COM Jun 13 2017 19:08:00 eCAST Settlement Corporation, POB 29262,
New York NY 10087-9262

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4919109 Nationstar Mortgage LLC, P.O. Box, 619094, Dallas, TX 752161-9741,
Nationstar Mortgage LLC, P.O. Box, 619094, Dallas, TX 752161-9741

4919108 Nationstar Mortgage LLC, P.O. Box, 619094, Dallas, TX 752161-9741

cr* eCAST Settlement Corporation, POB 29262, New York, NY 10087-9262

4108077 ##+DeArmond & Associates, 11 East Market Street Suite 300, York, PA 17401-1270

TOTALS: 2, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2017 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor HSBC Bank USA, N.A. ASwartz@mwc-law.com,
ecfmail@mwc-law.com
Celine P DerKrikorian on behalf of Creditor HSBC Bank USA, N.A. ecfmail@mwc-law.com
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
Jackie J DeArmond on behalf of Joint Debtor Rebecca Paugh bernadette.dearmondlaw@gmail.com
Jackie J DeArmond on behalf of Debtor Shawn Paugh bernadette.dearmondlaw@gmail.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor HSBC Bank USA, N.A. bkgroup@kmlawgroup.com
Keith B DeArmond on behalf of Joint Debtor Rebecca Paugh general.dearmondlaw@gmail.com,
G10924@notify.cincompass.com
Keith B DeArmond on behalf of Debtor Shawn Paugh general.dearmondlaw@gmail.com,
G10924@notify.cincompass.com
Marisa Myers Cohen on behalf of Creditor HSBC Bank USA, N.A. Mcohen@mwc-law.com
Steven B Kantrowitz on behalf of Creditor Toyota Motor Credit Corporation skantro@aol.com,
wambler@kantrowitzlaw.com
Toyota Motor Credit Corporation Valerie_Sato@toyota.com, Nicole_Rivas@toyota.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1 **Shawn Paugh**

First Name Middle Name Last Name

Debtor 2 **Rebecca Paugh**
(Spouse, if filing) _____
First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:12-bk-02948-RNO**

Social Security number or ITIN **xxx-xx-3330**
EIN ____-____-____

Social Security number or ITIN **xxx-xx-5507**
EIN ____-____-____

Order of Discharge

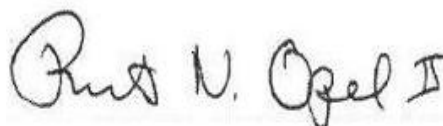
12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Shawn Paugh

Rebecca Paugh
aka Rebecca Eytchison

**By the
court:**

June 13, 2017Honorable Robert N. Opel
United States Bankruptcy Judge

By: CKovach, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.